From: Stephen Vincelli <svincelli@tampabay.rr.com>

**Sent:** Friday, January 29, 2010 6:13 PM **To:** secretary @CFTC.gov>

**Subject:** 'Regulation of Retail Forex'

## **RIN 3038-AC61**

Please do not increase margin requirements to the extent you are planning to do. The 10:1 rule will destroy the retail forex market and take away my opportunity to make my living.

People who lose money do so because of lack of preparation. Please make <u>disclosure</u> your point of attack and not penalize traders who know that it takes time and education to be successful.

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"Debt is the weapon used to conquer and enslave society's and interest is its ammunition."